

1 (Official Form 1) (1/08)

United States Bankruptcy Court

Voluntary Petition

Name of Debtor (if individual, enter Last, First, Middle):

Rhodes, Rolando Germaine

Name of Joint Debtor (Spouse) (Last, First, Middle):

All Other Names used by the Debtor in the last 8 years  
(include married, maiden, and trade names):

Rolando G. Rhodes, Roland Rhodes, Rolando Rhoads,  
Roland G. Rhoads

All Other Names used by the Joint Debtor in the last 8 years  
(include married, maiden, and trade names):

Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No. Complete EIN  
(if more than one, state all):

6622

Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN  
(if more than one, state all):

Street Address of Debtor (No. and Street, City, and State):

1041 22nd Bellwood IL 60604

Street Address of Joint Debtor (No. and Street, City, and State):

County of Residence or of the Principal Place of Business:

COOK

County of Residence or of the Principal Place of Business:

ZIP CODE

Mailing Address of Debtor (if different from street address):

Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor (if different from street address above):

ZIP CODE

Type of Debtor  
(Form of Organization)  
(Check one box.)

- ☒ Individual (includes Joint Debtors)  
See Exhibit D on page 2 of this form.  
☐ Corporation (includes LLC and LLP)  
☐ Partnership  
☐ Other (If debtor is not one of the above entities,  
check this box and state type of entity below.)

Nature of Business  
(Check one box.)

- ☐ Health Care Business  
☐ Single Asset Real Estate as defined in  
11 U.S.C. § 101(51B)  
☐ Railroad  
☐ Stockbroker  
☐ Commodity Broker  
☐ Clearing Bank  
☐ Other

Chapter of Bankruptcy Code Under Which  
the Petition is Filed (Check one box.)

- ☒ Chapter 7  
☐ Chapter 9  
☐ Chapter 11  
☐ Chapter 12  
☐ Chapter 13  
☐ Chapter 15 Petition for  
Recognition of a Foreign  
Main Proceeding  
☐ Chapter 15 Petition for  
Recognition of a Foreign  
Nonmain Proceeding

Tax-Exempt Entity  
(Check box, if applicable.)

- ☐ Debtor is a tax-exempt organization  
under Title 26 of the United States  
Code (the Internal Revenue Code).

Nature of Debts  
(Check one box.)

- ☒ Debts are primarily consumer  
debts, defined in 11 U.S.C.  
§ 101(8) as "incurred by an  
individual primarily for a  
personal, family, or house-  
hold purpose."  
☐ Debts are primarily  
business debts.

Filing Fee (Check one box.)

- ☐ Full Filing Fee attached.  
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach  
signed application for the court's consideration certifying that the debtor is  
unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  
☒ Filing Fee waiver requested (applicable to chapter 7 individuals only). Must  
attach signed application for the court's consideration. See Official Form 3B.

Check one box:

- ☐ Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D).  
☐ Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D).

Check if:

- ☐ Debtor's aggregate noncontingent liquidated debts (excluding debts owed to  
insiders or affiliates) are less than \$2,190,000.

Check all applicable boxes:

- ☐ A plan is being filed with this petition.  
☐ Acceptances of the plan were solicited prepetition from one or more classes  
of creditors, in accordance with 11 U.S.C. § 1126(b).

Statistical/Administrative Information

- ☐ Debtor estimates that funds will be available for distribution to unsecured creditors.  
☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for  
distribution to unsecured creditors.

Estimated Number of Creditors

- ☐ 1-49 ☐ 50-99 ☐ 100-199 ☒ 200-999 ☐ 1,000-  
5,000 ☐ 5,001-  
10,000 ☐ 10,001-  
25,000 ☐ 25,001-  
50,000 ☐ 50,001-  
100,000

Estimated Assets

- ☐ \$0 to  
\$50,000 ☐ \$50,001 to  
\$100,000 ☒ \$100,001 to  
\$500,000 ☐ \$500,001  
to \$1  
million ☐ \$1,000,001  
to \$10  
million ☐ \$10,000,001  
to \$50  
million ☐ \$50,000,001  
to \$100  
million ☐ \$100,000,001  
to \$500  
million ☐ \$500,000,001  
to \$1 billion

Estimated Liabilities

- ☐ \$0 to  
\$50,000 ☐ \$50,001 to  
\$100,000 ☒ \$100,001 to  
\$500,000 ☐ \$500,001  
to \$1  
million ☐ \$1,000,001  
to \$10  
million ☐ \$10,000,001  
to \$50  
million ☐ \$50,000,001  
to \$100  
million ☐ \$100,000,001  
to \$500  
million ☐ \$500,000,001  
to \$1 billion ☐ More than  
\$1 billion

THIS SPACE IS FOR  
COURT USE ONLY

FILED  
UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS

SEP 10 2009

KENNETH S. GARDNER  
CLERK  
PS REP - ABM

**Voluntary Petition**

(This page must be completed and filed in every case.)

Name of Debtor(s):

Rolando G. Rhodes**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet.)

Location

Where Filed:

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet.)

Name of Debtor:

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).

X

Signature of Attorney for Debtor(s) (Date)

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.☒ No.**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.**Information Regarding the Debtor - Venue**

(Check any applicable box.)

- ☐ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes.)

- ☐
- Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

(Name of landlord that obtained judgment)

(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

B 1 (Official Form) 1 (1/08)

**Voluntary Petition**

(This page must be completed and filed in every case.)

Name of Debtor(s):

Page 3

Rolando G. Rhodes

**Signature(s) of Debtor(s) (Individual/Joint)**

**Signatures**

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Rolando G. Rhodes  
Signature of Debtor

X \_\_\_\_\_  
Signature of Joint Debtor

Telephone Number (if not represented by attorney) 630-261-4241

Date 9/11/09

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X \_\_\_\_\_  
(Signature of Foreign Representative)

\_\_\_\_\_  
(Printed Name of Foreign Representative)

\_\_\_\_\_  
Date

**Signature of Attorney\***

**Signature of Non-Attorney Bankruptcy Petition Preparer**

X \_\_\_\_\_  
Signature of Attorney for Debtor(s)

\_\_\_\_\_  
Printed Name of Attorney for Debtor(s)

\_\_\_\_\_  
Firm Name

\_\_\_\_\_  
Address

\_\_\_\_\_  
Telephone Number

\_\_\_\_\_  
Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
Address

X \_\_\_\_\_

\_\_\_\_\_  
Date

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

B 1D (Official Form 1, Exhibit D) (12-08)

## UNITED STATES BANKRUPTCY COURT

In re Rolando G. Rhodes  
Debtor

Case No. \_\_\_\_\_  
(if known)

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

- ☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*
- ☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

B 1D (Official Form 1, Exh. D) (12/08) - Cont.

Page 2

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]*

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: Rolando Hernandez-Rodriguez

Date: 9/11/09

B61 (Official Form 61) (12/07)

In re ROLANDO G. RIVERO  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status: <u>M</u>	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP(S): <u>children</u>	AGE(S): <u>18, 16, 15, 13</u>
<b>Employment:</b>	DEBTOR	SPOUSE
Occupation		
Name of Employer	<u>Employment Plus</u>	
How long employed		
Address of Employer	<u>150 E. ANTON DR. Romeo, IL</u>	

INCOME: (Estimate of average or projected monthly income at time case filed)

	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$ <u>1200.00</u>	\$ _____
2. Estimate monthly overtime	\$ _____	\$ _____
3. SUBTOTAL	\$ <u>1200.00</u>	\$ _____
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	\$ _____	\$ _____
b. Insurance	\$ _____	\$ _____
c. Union dues	\$ _____	\$ _____
d. Other (Specify): <u>child support</u>	\$ <u>85.87 week</u>	\$ _____
5. SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <u>348.48</u>	\$ _____
6. TOTAL NET MONTHLY TAKE HOME PAY	\$ <u>860.00</u>	\$ _____
7. Regular income from operation of business or profession or farm (Attach detailed statement)	\$ <u>0</u>	\$ _____
8. Income from real property	\$ <u>0</u>	\$ _____
9. Interest and dividends	\$ <u>0</u>	\$ _____
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$ <u>0</u>	\$ _____
11. Social security or government assistance (Specify): _____	\$ <u>0</u>	\$ _____
12. Pension or retirement income	\$ <u>0</u>	\$ _____
13. Other monthly income (Specify): _____	\$ <u>0</u>	\$ _____
14. SUBTOTAL OF LINES 7 THROUGH 13	\$ <u>0</u>	\$ _____
15. AVERAGE MONTHLY INCOME (Add amounts on lines 6 and 14)	\$ <u>860.00</u>	\$ _____
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	\$ <u>860.00</u>	\$ <u>0.00</u>

(Report also on Summary of Schedules and, if applicable,  
on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

B6J (Official Form 6J) (12/07)

In re Island of Maine Rhodes  
Debtor

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home)

a. Are real estate taxes included? Yes \_\_\_\_\_ No ✓  
b. Is property insurance included? Yes \_\_\_\_\_ No ✓

\$ 400.00

2. Utilities: a. Electricity and heating fuel  
b. Water and sewer  
c. Telephone  
d. Other \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

3. Home maintenance (repairs and upkeep)

\$ \_\_\_\_\_

4. Food

\$ \_\_\_\_\_

5. Clothing

\$ 150.00

6. Laundry and dry cleaning

\$ \_\_\_\_\_

7. Medical and dental expenses

\$ 15.00

8. Transportation (not including car payments)

\$ 40.00

9. Recreation, clubs and entertainment, newspapers, magazines, etc.

\$ 580.00

10. Charitable contributions

\$ \_\_\_\_\_

11. Insurance (not deducted from wages or included in home mortgage payments)

\$ \_\_\_\_\_

a. Homeowner's or renter's

b. Life

\$ \_\_\_\_\_

c. Health

\$ \_\_\_\_\_

d. Auto

\$ \_\_\_\_\_

e. Other \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

12. Taxes (not deducted from wages or included in home mortgage payments) (Specify) \_\_\_\_\_

\$ \_\_\_\_\_

13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)

\$ \_\_\_\_\_

a. Auto

b. Other \_\_\_\_\_

\$ \_\_\_\_\_

c. Other \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

14. Alimony, maintenance, and support paid to others

\$ \_\_\_\_\_

15. Payments for support of additional dependents not living at your home

\$ \_\_\_\_\_

16. Regular expenses from operation of business, profession, or farm (attach detailed statement)

\$ 384.48

17. Other \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)

\$ 1033.48

19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:

### 20. STATEMENT OF MONTHLY NET INCOME

a. Average monthly income from Line 15 of Schedule I

\$ 860.00

b. Average monthly expenses from Line 18 above

\$ 1033.48

c. Monthly net income (a. minus b.)

\$ 173.48

Account # 103211014

ATT U-Verse

P.O. Box 5014

Carol Stream IL 60197-5014

Amount of Claim

\$ 600.00

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Account # 9698686

Circuit Court of DuPage

505 N County Farm Rd

Wheaton IL 60187

Amount of Claim

\$ 2073.00